

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Fred L. Edwards  
Etta Smith-Edwards  
Debtors

Case No. 23-11285-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jun 15, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Fred L. Edwards, Etta Smith-Edwards, 8502 Lyons Place, Philadelphia, PA 19153-1912
14789681	Ally Bank, c/o Regina Cohen, Esquire, Lavin Cedrone Graver Boyd and Disipio, 190 North Independence Mall West, 6th and Race Streets, Suite 500 Philadelphia, PA 19106-1554
14789684	Asset Care, Inc., P.O. Box 15379, Department 17, Wilmington, DE 19850-5379
14789685	Capital One Bank, c/o Stock & Grimes, LLP, 804 West Avenue, Lynn, MA 01904-6000
14789696	Internal Revenue Service, c/o Continental Service Group, 200 CrossKeys Office Park, PO Box 9, Fairport, NY 14450-0009
14789697	Interstate Credit & Collection, 21 West Fornance Street, Norristown, PA 19401-3300
14789698	+ Joseph A. Hirsch, Esquire, Hirsch & Hirsch, One Belmont Avenue, 8th Floor, Suite 8001, Bala Cynwyd, PA 19004-1617
14789707	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14789714	Reedman Toll Dodge, 1700 Lincoln Highway, Langhorne, PA 19047
14789715	Trumark Financial, 1000 Northbrook Drive, Feasterville, PA 19053-8430

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@schollashodian.com	Jun 16 2023 00:51:00	ROGER V. ASHODIAN, Regional Bankruptcy Center of SE PA, 101 West Chester Pike, Ste. 1A, Havertown, PA 19083
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 16 2023 00:51:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 16 2023 00:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 16 2023 00:52:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14789682	Email/Text: kristin.villneuve@allianceoneinc.com	Jun 16 2023 00:51:00	Alliance One, 4850 Street Road, Suite 300, Feasterville-Trevose, PA 19053-6643
14789680	EDI: AISACG.COM	Jun 16 2023 04:49:00	Ally Bank, Attn: Ally Bankruptcy Department, c/o AIS Portfolio Services, LP, 4515 North Santa Fe Avenue, Department APS, Oklahoma City, OK 73118-7901
14789679	EDI: GMACFS.COM	Jun 16 2023 04:49:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14789683	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Jun 16 2023 00:52:00	Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036
14789686	Email/Text: megan.harper@phila.gov	Jun 16 2023 00:52:00	City of Philadelphia, Law Department - Tax Unit,

14789687	+ Email/Text: megan.harper@phila.gov	Jun 16 2023 00:52:00	City of Philadelphia, Water Revenue Bureau, Municipal Services Building, 5th Floor, 1401 JFK Boulevard, Philadelphia, PA 19102-1595
14789688	Email/Text: commonwealth@ebn.phinsolutions.com	Jun 16 2023 00:51:00	Commonwealth Financial Systems, 120 North Keyser Avenue, Scranton, PA 18504-9701
14789689	EDI: CCS.COM	Jun 16 2023 04:49:00	Credit Collection Services, P.O. Box 9133, Needham Heights, MA 02494-9133
14789690	Email/Text: EBN@edfinancial.com	Jun 16 2023 00:51:00	Edfinancial Services, P.O.Box 36014, Knoxville, TN 37930-6014
14789691	Email/Text: bknotice@ercbpo.com	Jun 16 2023 00:52:00	Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14789692	EDI: HFC.COM	Jun 16 2023 04:49:00	HSBC Taxpayer Financial Services, P.O. Box 17037, Baltimore, MD 21297-1037
14789693	+ EDI: IRS.COM	Jun 16 2023 04:49:00	Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
14789699	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2023 00:57:53	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14779812	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2023 00:57:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14789700	Email/Text: bankruptcy@affglo.com	Jun 16 2023 00:52:00	Leading Edge Recovery Solutions, 5440 Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14789701	Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2023 00:52:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14789702	Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2023 00:52:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
14789703	Email/Text: bankruptcydepartment@tsico.com	Jun 16 2023 00:52:00	NCO Financial Systems, P.O. Box 4935, Trenton, NJ 08650-4935
14789704	Email/Text: ngisupport@radiusgs.com	Jun 16 2023 00:51:00	Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14789706	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 16 2023 00:52:00	PECO Energy, Bankruptcy Unit, 2301 Market Street, S4-1, Philadelphia, PA 19103-1338
14789711	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2023 00:51:00	PNC Bank Retail Lending, P O BOX 94982, Cleveland, OH 44101-4982
14789709	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2023 00:51:00	PNC Bank, N.A., Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14789710	^ MEBN	Jun 16 2023 00:47:54	PNC Bank, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14789712	Email/Text: amps@manleydeas.com	Jun 16 2023 00:51:00	PNC Bank, National Association, c/o Manley Deas & Kochalski LLC, 1555 Lakeshore Drive, Columbus, OH 43204-3825
14779316	EDI: PENNDEPTREV	Jun 16 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14779316	Email/Text: RVSVBCICNOTICE1@state.pa.us	Jun 16 2023 00:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14789713	EDI: Q3G.COM	Jun 16 2023 04:49:00	Quantum 3 Group, LLC, Agent for Galaxy International Purchasing, P.O. Box 788, Kirkland,

WA 98083-0788

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14789695	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Office of the Chief Counsel, 701 Market Street, Suite 2200, Philadelphia, PA 19106
14789694	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14789705	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14789708	*+	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION bkgroup@kmillawgroup.com
ROGER V. ASHODIAN	on behalf of Debtor Fred L. Edwards ecf@schollashodian.com
ROGER V. ASHODIAN	on behalf of Joint Debtor Etta Smith-Edwards ecf@schollashodian.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1: <b>Fred L. Edwards</b> First Name   Middle Name   Last Name	Social Security number or ITIN: xxx-xx-1556 EIN: -----
Debtor 2: <b>Etta Smith—Edwards</b> (Spouse, if filing) First Name   Middle Name   Last Name	Social Security number or ITIN: xxx-xx-4207 EIN: -----
United States Bankruptcy Court: Eastern District of Pennsylvania Case number: <b>23-11285-amc</b>	Date case filed for chapter: <b>13</b> <b>5/2/23</b>

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Fred L. Edwards	Etta Smith—Edwards
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	8502 Lyons Place Philadelphia, PA 19153	8502 Lyons Place Philadelphia, PA 19153
<b>4. Debtor's attorney</b> Name and address	ROGER V. ASHODIAN Regional Bankruptcy Center of SE PA 101 West Chester Pike Ste. 1A Havertown, PA 19083	Contact phone 610-446-6800 Email: <a href="mailto:ecf@schollashodian.com">ecf@schollashodian.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M.; Reading Office — 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/15/23

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>August 2, 2023 at 10:30 AM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/1/23</b> <b>Filing deadline: 7/11/23</b> <b>Filing deadline: 10/30/23</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$620.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/22/23 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	